

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Law Offices of Peter E. Zimnis :  
1245 Whitehorse-Mercerville Road :  
Suite 412 :  
Trenton, New Jersey 08619 :  
Attorney for Debtor : Case No. 13-36259

In re: : Judge: Michael B. Kaplan  
GEORGE FRATER :  
GLORIA FRATER : Chapter 13  
Debtor :  
:

## CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following

**(choose one)**

1.  Motion for Relief from Automatic Stay filed by \_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_ m.

*OR*

- Motion to dismiss filed by the Standing Chapter 13 Trustee

A hearing has been scheduled for **January 8, 2019**, at 9:00

a.m.

- Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

***OR***

- Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing on this matter.

2. I am objecting to the above for the following reasons (**choose one**)

- Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto
- Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**) \_\_\_\_\_
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- Other (**explain your answer**) Most of the funds are already in transit from before the motion was filed.

3. This certification is being made in an effort to resolve the issues raised by **Albert Russo**, the trustee/movant in this motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: \_\_\_\_\_

/s/ George Frater

Debtor's Signature

Date: \_\_\_\_\_

/s/ \_\_\_\_\_

Debtor's Signature

**NOTE**

1. This form must be filed with the court and served upon the standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1 (d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an order resolving motion to vacate stay and /or dismiss with conditions) or a Trustee's Certification of Default.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled**